



Center for Population Dynamics

School of Social and Family Dynamics

Arizona State University

Tempe, Arizona, 85287-3701, USA www.asu.edu/cepod

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Trophy Wives and Boy Toys: Age Differences in Remarriage

Scott T. Yabiku ¹

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¹Center for Population Dynamics, School of Social and Family Dynamics, Arizona State University

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Abstract

Age differences between spouses in remarriage have received relatively little research attention. These differences are important because women whose husbands are much older tend to have lower happiness and worse health outcomes. In addition, there is popular interest in the stereotypical beliefs of “trophy wives” and “boy toys.” Drawing upon theories from marriage market dynamics, evolutionary psychology, and new home economics, I propose that the age of a spouse yields different levels of reproductive, status, sexual, and provider utilities. I hypothesize that spouses’ ages will be negatively associated with earning power of both husbands and wives who seek remarriage. I test these hypotheses with data from the National Survey of Families and Households. In cross-sectional analyses, earnings explain variation in spouses’ ages for remarried men, but not remarried women. This evidence is consistent with social processes that lead men to take “trophy wives,” but not for women who take “boy toys.” In longitudinal analyses, however, men’s earnings are not associated with their wives’ ages, and older women’s earnings are associated with older ages of spouses in remarriage.

Trophy Wives and Boy Toys: Age Differences in Remarriage

Introduction

Homogamy, or the degree to which husbands and wives share similar characteristics, has long been a topic of study to social scientists. This research typically finds that spouses engage in mate selection that yields partners of similar education, social class, religion, and age (Kalmijn 1991, 1994; Schoen and Weinick 1993; Mare 1991). Differences and similarities in age are especially important because they have been found to be correlated with relationship happiness, health, and spousal abuse (Groot and Van Den Brink 2002; Klinger-Vartabedian and Wispe 1989; Mercy and Saltzman 1989). In addition, there is popular interest in age differences between men and women in remarriage. The stereotypical belief is that wealthy, older men divorce their aging wives and replace them with much younger, physically attractive women: trophy wives (Starnes 1993; Algeo and Algeo 1992, p. 430). Less frequently, there is also the popular belief that older, rich divorcées pair up with much younger men: boy toys (Algeo and Algeo, p. 386).

Almost all prior research, however, has focused on the age differences within first marriages, or the research has examined all marriages without distinguishing between first marriages and remarriages (see Gelissen 2004 for an exception). Compared to first marriage, age differences in remarriage may be larger or smaller due to different mating dynamics between men and women. Drawing upon theories from evolutionary psychology, I hypothesize that age differences in remarriage will be larger than in first marriages. Because men may want to preserve the ability to produce offspring, men in remarriage will select women substantially younger than themselves. Complementing

men's preferences, women may be searching for partners who can provide for their children, and they may have reasons to select older, more financially secure men. Drawing upon the new home economics, I hypothesize how these age differences may covary with resources, such as earning power. Because of asymmetrical biological constraints, there are different expectations for men and women. Men can reproduce across the life course, and thus reproduction is always a possibility in a second marriage if a young spouse can be secured. Women in remarriage who are older and have passed out of reproductive age, however, are less likely to seek reproductive activities in a remarriage. I test these hypotheses with data from the National Survey of Families and Households.

Theoretical Background and Hypotheses

There are several reasons to expect variation in age differences between spouses in first marriages versus remarriages. These reasons, however, draw upon different theoretical frameworks, including marriage market dynamics, evolutionary psychology, and new home economics.

Marriage markets dynamics. A marriage market approach takes into consideration the population of potential partners available to an individual seeking a spouse. This framework has often been used to study the lower rates of marriage among African Americans and hypotheses that propose a "lack of marriageable men" (Lichter 1992; Harknett and McLanahan 2004). A marriage market explanation, however, has also been used to explain why remarriages have larger differences in ages between spouses than first marriages. Remarriage happens at older ages than first marriages, and

the previously divorced partner has a smaller pool of age-similar spouses to choose from—many of the potential age-similar partners have already entered into marriage and are now unavailable (Gelissen 2004). In support of this reasoning is the finding that remarriages tend to be less age homogenous than first marriages (Gelissen 2004).

Evolutionary psychology. Theories from evolutionary psychology also predict greater age differences in remarriage, but these predictions arise from very different reasons. A pure marriage market approach considers simply the supply and demand of available partners. Bigger age differences in remarriage simply result from the lack of supply of similarly-aged partners for older individuals interested in remarriage. Findings from evolutionary psychology, however, suggest that increasing age differences in remarriage is a purposive reproductive strategy. It may be that men who remarry want to find a new spouse who is still within her reproductive years (Davis 1998). Women of reproductive age may seek men who are substantially older than themselves since they may perceive older men as better able to provide for the security and well-being of their children (Davis 1998). In support of these purposive strategies, studies on mate selection find that men say their ideal mate is younger than them—and this age difference becomes increasingly larger as men become older (Kenrick et al. 1995). Women, on the other hand, consistently desire a man about 4 years older than themselves, and this does not appear to change over time (Kenrick et al. 1995). Data from reproductive histories of men and women verify that offspring counts are maximized when there are age differences between partners (Fieder and Huber 2007). In a study of over 10,000 Swedish men and women, men's offspring count was maximized if they were 6 years

older than their partner, and women's offspring count was maximized if they were 4 years younger than their partner (Fieder and Huber 2007).

New home economics. A defining characteristic of the new home economics approach to studying behavior is applying utility functions to "home-produced bundles of satisfaction" (Nerlove 1974). Subsequently, microeconomic models can be applied to concepts such as fertility, child quality, and marital unions (Becker 1991; Blake 1968). Although these microeconomic approaches, on their own, do not generate theoretical predictions regarding age differences between spouses, these frameworks are very useful for constructing hypotheses. I propose that the age of a potential spouse is related to different utilities he or she can provide. For example, taking an evolutionary approach, a young wife can offer fecundity, and an older husband can offer to financial support more successfully than many younger men.

Drawing from these literatures, I generate several hypotheses regarding age differences between spouses in remarriages. I focus on remarriages, instead of first marriages or all marriages, for two reasons. First, there is popular interest in and stereotypes about the age dynamics of spouses in remarriages. Second, age differences in first marriages are much more difficult to study due to the confounding factors of educational attainment and educational enrollment. Greater educational attainment makes partners more attractive as potential mates, but the process of being enrolled in school often delays union formation due to role conflict. Individuals pursuing higher levels of education also face very low earnings in the short-term, yet higher earnings once they exit schooling. Education, earning power, and young adult life course trajectories come to interact in complex ways, which makes it difficult to study their association with

marriage. By the time individuals are in second marriages, however, educational attainment and income trajectories have stabilized, and modeling their association with remarriage and spouse ages is more plausible.

Hypothesis 1: For men, their spouse's age in remarriage will be negatively correlated with men's earning power. From a new home economics approach, I propose that the age of a wife determines her level of reproductive utility, status-enhancing utility, and sexual utility. From an evolutionary psychology approach, older men desire younger women because they provide prime reproductive opportunities, i.e., reproductive utility. Thus, men's earnings should be negatively associated with wife's age: as earnings increase, men will be increasingly able to secure younger wives. In addition, from a standpoint of conspicuous consumption, men may desire younger women because these women provide prestige and status-enhancing utility: the stereotypical trophy wife. Finally, with respect to the sexual utility, a younger wife is likely to be perceived as providing more sexual satisfaction, pleasure, and attractiveness. All these factors point to a negative relationship between men's earning powers and the age of their wives in remarriage.

Hypothesis 2: For women who have remarried, her spouse's age will also be negatively correlated with the woman's earning power. Evolutionary psychology suggests that, in general, a woman in her childbearing years will prefer a man who is slightly older, because he is likely to yield good provider utility. Women with low resources, or earning power, will probably be more motivated to seek a man with higher earning power, i.e., men older than themselves. Conversely, higher earning women of reproductive age have less motivation to seek provider utility from a man, and are less

likely to seek a man many years her senior. Thus women's earnings are likely to be negatively associated with her husband's age. In other words, in remarriage women still will usually be younger than their husbands, but higher earning women have less need to seek an older man (who presumably has more earning power).

Hypothesis 3: For women who remarry, the negative association between earnings and husband's age will be even stronger for older women. Men and women face asymmetrical biological constraints of reproduction. While men may reproduce across the life course, women's reproductive careers typically end in their late 30s and early 40s. Thus, unlike men, these older women no longer have any reason to seek a partner with reproductive utility. Instead, older women may seek sexual utility in younger male partners (i.e., boy toys). No longer needing a partner with provider utility (which tends to lead them to older husbands), older women may be even more likely to use their earning power to find male partners simply for sexual utility. These male partners will either be not very many years their senior, or perhaps they will be younger than the woman. In any case, a woman's age is likely to strengthen the negative association between spousal ages and earnings.

Data and Methods

I test my hypotheses with data from the first two waves of the National Survey of Families and Households (NSFH). Wave 1 of the NSFH collected a variety of family, household, and demographic data from a nationally representative sample of individuals in 1987-1988, and in 1992-1994 Wave 2 interviewed respondents again to obtain updates on their family, economic, and social changes since the first interview. NSFH data were

collected from a randomly selected primary adult in each household surveyed and from the respondent's spouse or partner. Respondent data were collected through both face-to-face interviews and self-administered questionnaires; spouses and partners were asked to complete a shorter, less detailed questionnaire (Sweet, Bumpass, & Call, 1988). Two samples are used in my analyses. The first sample is the main NSFH Wave 1 respondents who are in their second marriage. These respondents are considered the focal spouses (partners of these focal spouses may be in any degree of marriage, i.e., first, second, third, etc.). I examine, cross-sectionally, the association between the focal spouses' earning power and their partners' ages.

The second sample in my analyses makes use of the longitudinal data in the NSFH. Here, I focus on the respondents whose status was currently divorced at NSFH Wave 1 but who married by the NSFH Wave 2 survey. I also include respondents who were currently married at NSFH Wave 1, but divorced and remarried by Wave 2. Although this is a smaller sample than in my first analysis, the benefit of this approach is that the causal ordering is better. The respondents' earnings prior to their remarriage are used to predict the age of his or her spouse in the subsequent remarriage.

Age of spouse. The main dependent variable is the age of the focal respondent's spouse in remarriage.

Earnings. A key independent variable is the focal spouse's earning power. This is defined as the respondent's total earnings from wage, salary, and self-employment income at NSFH Wave 1. Individuals who are not currently working for pay are excluded from the analysis. Although this is not an ideal approach, as it creates selection bias, the

distortion in the results is likely to be less than if individuals who were not working for pay were assigned zero earnings.

Controls. Several controls are included to guard against spurious associations. These include years of education, the focal spouse's age, race/ethnicity, and religion. Race/ethnicity is coded as a series of dummy variables: non-Hispanic white, non-Hispanic Black, Hispanic, and other. The focal spouse's religion is divided into the following categories: Catholic, Jewish, mainline Protestant, conservative Protestant, Mormon, some other religion, or no religion.

The dependent variable is continuous, and thus I use linear regression models to test my hypotheses. Because the processes are likely to differ for men and women, I run models separately by gender. Missing data is sizable in the sample, mostly coming from missing information on earnings and spouses' ages (most spouse characteristics in NSFH 1 were available only if the spouse also completed an interview). Missing data is handled with multiple imputation techniques (Allison 2001). Imputation models and imputed datasets were created separately by gender. Models using the ten imputed datasets were estimated with regular, complete-data methods, and then estimates were combined to reflect the uncertainty across the 10 results. Imputation and inference were conducted using SAS procedures MI and MIANALYZE.

Results

(Table 1)

Before estimating the multivariate models, I present several sets of descriptive statistics. Table 1 shows some simple comparisons between primary respondents in first

and second marriages in the NSFH. Note that primary respondents in their first marriage are not included in the later multivariate models; they are included here simply for descriptive comparison. These simple statistics replicate prior findings in the literature that husbands typically are older than their wives. For example, husbands currently in their first marriage are, on average, 1.94 years older than their wives. Husbands currently in their second marriages are also older, but their age difference—5.16 years—is significantly greater than husbands in first marriages. Wives are consistently younger than their husbands, but there are not significant differences between wives in their first marriages (2.65 years younger) and wives in their second marriages (2.74 years younger).

(Table 2)

These findings suggest that positive age differences for husbands are greater in second marriages, which is what the marriage market and evolutionary psychology approaches predict. Before applying a microeconomic approach and testing how earnings explain variation in these differences, in Table 2 I present the descriptive means for the remarried sample in the NSFH Wave 1. Remarried men are slightly older (42 years versus 40 years) than remarried women, but the biggest difference in Table 2 is in earnings. While men average about \$31,000 in total earnings, women average only \$14,000. For comparison to today's dollars, these 1987 income figures would be about \$59,000 and \$27,000, respectively, in 2008 dollars. Lower earnings by women are not surprising, given their greater propensity to work part time jobs and in sectors with lower compensation.

(Table 3)

Table 3 presents the multivariate tests of the hypotheses. Model 1 examines spouse ages of focal husbands. Hypothesis 1 predicted that wife's ages would be negatively associated with men's earnings, and this is supported. Each thousand dollars of men's earnings decreases the wife's age by .02 years. For illustrative purposes, consider two men who are remarried. The first earns \$30,000 per year, and the second earns \$100,000 per year. All other things being equal, the second man's wife would be predicted to be an additional 1.4 years younger than him compared to the spouse of first man ($70 * .02 = 1.4$). Although these differences are not huge (they do not span decades of age gaps), they are potentially meaningful. Given the age differences in life expectancy between men and women, 1.4 years of additional age difference between spouses may translate into additional time the wife spends in widowhood many years later.

Hypothesis 2 predicted that for women in remarriage, their husband's age would also be negatively associated with their earning power. The reasoning behind this hypothesis was that women with low earnings would be more likely to seek men with provider utility, which would lead to older husbands. Women with higher earnings, however, would have less motivation to seek older, more financially secure men. The results in model 2 do not support this hypothesis. Wives' earnings are not significantly associated with their spouses' ages in remarriage.

Hypothesis 3 predicted that as women become older and reached the end of their childbearing years, they become less interested in obtaining provider utility in their remarriages. Subsequently, older women may use their earning power to secure men closer in age or even younger than them in order to enjoy sexual utility from them (i.e.,

boy toys). This hypothesis is tested with an interaction between women's earnings and age. This interaction, however, is not significant, and the hypothesis is not supported.

The results in Table 3, however, are based on a cross-sectional analysis. For these results to have strong validity, a crucial assumption is that the earnings of the respondent at the time of NSFH Wave 1 is essentially representative of that respondent's earnings at the time of his or her remarriage, which was potentially many years prior to the NSFH Wave 1 survey. It is also assumed that the process of marrying an older or younger spouse does not alter one's earnings trajectory. In other words, if the age of one's spouse in remarriage influences one's earnings, then it is not valid to use NSFH Wave 1 earnings to predict spouse ages.

Although there is not much theoretical guidance to suggest if these assumptions are reasonable, a careful testing of the hypotheses should try to replicate the analysis longitudinally with multiple waves of data. In this approach, earnings prior to remarriage are used to predict spouse ages at a later remarriage. To complete this analysis, I focus on a different sample. Instead of examining respondents who were in a remarriage at NSFH Wave 1, I construct a sample of respondents who experience their remarriage between NSFH Waves 1 and 2. This sample includes respondents who were divorced as of NSFH Wave 1 but remarried before Wave 2, or who were married at NSFH Wave 1 and divorced and remarried by the time of the Wave 2 survey.

(Table 4)

The descriptive statistics for this sample are presented in Table 4. Many of the social and economic variables are similar in this longitudinal sample compared to the cross-sectional sample in Table 2. There are, however, two important differences. First,

this sample in Table 4 is younger. The mean ages of focal husbands and wives at the time of their remarriage were 38 and 36 years, respectively. Second, this sample is much smaller than the other sample. The numbers of men and women in this analysis are only 182 and 291, compared to 442 and 431 in the prior analysis. This is due to the fact that this sample is limited to focal respondents who had remarriages that occurred between an approximate 6 year time window (between NSFH Waves 1 and 2), as opposed to analyzing all currently remarried individuals at one point in time.

(Table 5)

The analyses from Table 3 are replicated in Table 5 using the longitudinal sample. In Model 1, there is no support for the hypothesis that men's earnings are associated with their remarried partners' ages. Unlike in the prior analysis, the coefficient is not significant, which lends no support to Hypothesis 1.

The results from Model 2 are similar to the results from the prior analysis. There is no association between women's earnings and their remarried spouses' ages. Thus no support is found for Hypothesis 2.

In Model 3, however, there are different findings than in the prior analysis. Recall that Model 3 tests Hypothesis 3: that the association between the woman's earnings and her remarried partners' age varies by her own age. I hypothesized that as women grow older, they have less need for an older, perhaps wealthier spouse, and thus they can use their earning power to acquire a younger man who might provide more sexual utility. This hypothesis predicts a negative interaction between women's earnings and their age. The results in Model 3, however, show a positive interaction between age and earnings. In other words, as women grow older, they may use their earning power to

acquire older men. The inflection point at which the effect of women's earnings switches from negative to positive is approximately when the woman is 36 years old ($.71/.02=35.5$). This finding is in contradiction to reasoning that suggests women past reproductive prime would use their earnings to obtain younger and perhaps more sexually fit men.

Discussion

Drawing upon literatures in marriage market dynamics, evolutionary psychology, and new home economics, in this paper I conceptualized the age of remarried partners as providing different levels of utility. I proposed that the economic resources of the focal spouse would allow them to secure the most desirable new partners. Specifically, earnings were hypothesized to be associated with younger remarried spouses for both husbands and wives in remarriages.

The findings were mixed, and they varied depending on the sample that was used—cross-sectional or longitudinal. In the cross-sectional analysis, there appeared to be evidence of economic and social processes leading to trophy wives, but not complementary processes for boy toys. Yet in the longitudinal analysis, there was no support for men using their earning power to obtain younger wives. Instead, it was older women's earnings that were associated with older men in remarriage.

These disparate findings make it difficult to draw conclusions, but it is useful to speculate how several weaknesses in the analyses may be contributing to these mixed findings. First, the lack of significance for Hypothesis 1 in the longitudinal analysis may be due to the dramatically reduced power. The sample size dropped from 442 to 181 in

the analysis of focal husbands, a decrease of 60%, which makes it much more difficult to reject null hypotheses. A second weakness is the presence of several sample selectivities that have not been modeled. The analysis of spouses' ages in remarriage requires that the focal respondent has entered into remarriage. Yet the focal respondents' earnings is also likely to influence whether or not he or she remarries. A better approach to this would be a two-part model: the first part would predict remarriage, and the second part would predict spouses' ages, conditional on remarriage. Another selectivity comes from the focus on earnings. Only focal respondents who were working for pay are included in the analysis. A better approach, which doesn't exclude non-working respondents, would be to code earnings as a categorical variable with earning brackets as well as categories for non-working statuses (retired, house keeping, and unemployed).

In sum, the preliminary results found in the current manuscript suggest important differences between remarriage processes for men and women that can be further investigated.

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Table 1: Age Differences between Husbands and Wives in First and Second Marriages

Husband's Age minus Wife's Age	Mean	Std. Dev.	Min	Max
Focal Husbands in first marriages	1.94	3.68	-18	37
Focal Husbands in second marriages	5.16	6.94	-13	38
Test of H0: No difference in means	p<.001			
Wife's Age minus Husband's Age	Mean	Std. Dev.	Min	Max
Focal Wives in first marriages	-2.65	4.25	-38	22
Focal Wives in second marriages	-2.74	6.49	-33	17
Test of H0: No difference in means	p=.76			

Source: National Survey of Families and Households, Wave 1

Table 2: Descriptive Statistics for Focal Husband and Wives in their Second Marriages and Who Were Working for Pay

	Husbands		Wives	
	Mean	Std. Dev.	Mean	Std. Dev.
Respondent's Earnings	\$31,497	\$37,639	\$13,738	\$10,493
Years Education	12.92	2.66	12.79	2.33
Age	42.12	10.66	39.89	10.31
Spouse's Age	37.34	10.47	42.57	12.11
Race				
Non-Hispanic White	.80	.40	.82	.38
Non-Hispanic Black	.14	.35	.11	.31
Hispanic	.05	.22	.06	.23
Other	.01	.09	.01	.10
Religion				
Catholic	.20	.40	.23	.42
Jewish	.02	.12	.03	.17
Mainline Protestant	.29	.46	.30	.46
Conservative Protestant	.32	.47	.34	.47
Mormon	.02	.15	.02	.14
Other Religion	.01	.08	.02	.13
No Religion	.14	.35	.06	.24
N	442		431	

Source: National Survey of Families and Households, Wave 1

**Table 3: Regression Models Predicting Remarriage
Spouse Ages of Focal Husbands and Wives**

	Husbands		Wives	
	1	2	3	
Respondent's Earnings (thousands)	-0.02*	0.00	0.14	
	(-2.41)	(0.04)	(0.92)	
Years Education	0.06	-0.33+	-0.34+	
	(0.48)	(-1.65)	(-1.70)	
Age	0.77***	0.98***	1.01***	
	(24.08)	(23.30)	(16.94)	
Age * Earnings			-0.00	
			(-0.87)	
Race (reference is Non-Hispanic White)				
Non-Hispanic Black	-0.63	-0.93	-0.97	
	(-0.59)	(-0.60)	(-0.62)	
Hispanic	-2.02	-3.76*	-3.71*	
	(-1.20)	(-2.25)	(-2.22)	
Other	-0.57	-2.07	-1.95	
	(-0.18)	(-0.34)	(-0.32)	
Religion (reference is Mainline Protestant)				
Catholic	-1.91+	0.72	0.73	
	(-1.96)	(0.66)	(0.67)	
Jewish	-0.69	1.44	1.58	
	(-0.24)	(0.59)	(0.65)	
Conservative Protestant	1.61+	0.92	0.96	
	(1.78)	(0.90)	(0.94)	
Mormon	2.97	0.78	0.80	
	(1.42)	(0.26)	(0.26)	
Other Religion	0.10	-3.12	-3.03	
	(0.03)	(-1.15)	(-1.11)	
No Religion	0.93	-0.06	0.01	
	(0.82)	(-0.04)	(0.00)	
Intercept	4.85*	7.72*	6.19	
	(1.97)	(2.38)	(1.64)	
N	442	431	431	

+p<.10, *p<.05, **p<.01, ***p<.001, two tailed-tests; t-statistics are in parentheses

Source: National Survey of Families and Households, Wave 1

Table 4: Descriptive Statistics for Focal Husband and Wives who formed New Remarriages Between NSFH Wave 1 and 2

	Husbands		Wives	
	Mean	Std. Dev.	Mean	Std. Dev.
Respondent's Earnings	\$30,202	\$40,615	\$11,533	\$9,915
Years Education	13.18	2.34	12.71	2.31
Age at Remarriage	38.32	8.50	36.11	8.04
Spouse's Age at Remarriage	33.73	9.19	38.08	10.68
Race				
Non-Hispanic White	.88	.33	.83	.38
Non-Hispanic Black	.08	.27	.11	.31
Hispanic	.03	.16	.05	.23
Other	.02	.13	.01	.10
Religion				
Catholic	.15	.36	.22	.41
Jewish	.03	.18	.01	.10
Mainline Protestant	.35	.48	.33	.47
Conservative Protestant	.35	.48	.36	.48
Other Religion	.01	.10	.02	.15
No Religion	.11	.31	.06	.24
N	182		291	

Source: National Survey of Families and Households, Waves 1 and 2

Table 5: Regression Models Predicting Remarriage Spouse Ages of Focal Husbands and Wives who Remarried Between NSFH 1 and 2

	Husbands		Wives	
	1	2	3	
Respondent's Earnings (thousands)	0.01 (0.65)	0.04 (0.66)	-0.71* (-2.25)	
Years Education	-0.03 (-0.13)	-0.06 (-0.24)	-0.07 (-0.26)	
Age at Remarriage	0.81*** (12.84)	0.99*** (13.59)	0.75*** (5.87)	
Age at Remarriage * Earnings			0.02* (2.40)	
Race (reference is Non-Hispanic White)				
Non-Hispanic Black	-0.14 (-0.08)	-0.66 (-0.41)	-0.93 (-0.59)	
Hispanic	-6.33* (-2.10)	-1.22 (-0.50)	-1.58 (-0.66)	
Other	8.49+ (1.89)	-4.04 (-0.91)	-4.69 (-1.07)	
Religion (reference is Mainline Protestant)				
Catholic	2.74+ (1.77)	2.18 (1.60)	2.08 (1.54)	
Jewish	-1.93 (-0.71)	-1.54 (-0.35)	-2.41 (-0.56)	
Conservative Protestant	2.22+ (1.80)	0.93 (0.74)	1.16 (0.93)	
Other Religion	2.46 (0.39)	-3.13 (-0.94)	-3.51 (-1.06)	
No Religion	2.06 (1.17)	2.29 (1.05)	2.02 (0.94)	
Intercept	1.64 (0.44)	1.76 (0.42)	10.96+ (1.93)	
N	182	291	291	

+p<.10, *p<.05, **p<.01, ***p<.001, two tailed-tests; t-statistics are in parentheses

Source: National Survey of Families and Households, Waves 1 and 2